

**Information to identify the case:**

Debtor 1	<b>Brian J. James</b>	Social Security number or ITIN	xxx-xx-6783
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	19-16266-JNP		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Brian J. James

6/28/19

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Brian J. James  
 Debtor

Case No. 19-16266-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Jun 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2019.

db  
 518148311 +Brian J. James, 505 Tremont Avenue, Pleasantville, NJ 08232-4385  
 518148312 +GC Services, 6330 Gulfport, Houston, TX 77081-1198  
 518162037 +Geico, One Geico Plaze, Bethesda, MD 20810-0001  
 518148315 +HSBC Bank USA, NA as Trustee, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406,  
 Westmont, NJ 08108-2812  
 518148317 +Home Depot, PO Box 9001010, Louisville, KY 40290-1010  
 518148319 KML Law Group, PC, 216 Haddon Avenue, Westmont, NJ 08108  
 518148320 +Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620  
 518148321 +Mutcho Law Offices, LLC, 22 North Shore Road, Absecon, NJ 08201-2148  
 518148322 +Nationstar Mortgage, LLC, 8950 Cypress Waters Boulevard, Dallas, TX 75063  
 518148323 +PNC, PO Box 856177, Louisville, KY 40285-6177  
 518148326 +Selip & Stylianou, LLC, PO Box 0914, Paramus, NJ 07653-0914  
 518148329 +Tenaglia & Hunt, 395 West Passaic Street, Rochelle Park, NJ 07662-3016  
 518148330 +The Children's Hospital of Philadelphia, PO Box 822520, Philadelphia, PA 19182-2520

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Jun 29 2019 01:25:15 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 29 2019 01:25:11 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 518148307 +EDI: CITICORP.COM Jun 29 2019 04:48:00 Citibank, PO Box 6241,  
 Sioux Falls, SD 57117-6241  
 518148308 +EDI: COMCASTCBLCENT Jun 29 2019 04:48:00 Comcast, PO Box 3001,  
 Southeastern, PA 19398-3001  
 518148309 +EDI: WFNNB.COM Jun 29 2019 04:48:00 Comenity - Kay Jewelers, PO Box 659728,  
 San Antonio, TX 78265-9728  
 518148310 EDI: DISCOVER.COM Jun 29 2019 04:48:00 Discover, PO Box 15316, Wilmington, DE 19850  
 518148316 +EDI: HFC.COM Jun 29 2019 04:48:00 HSBC, PO Box 5253, Carol Stream, IL 60197-5253  
 518148313 +EDI: PHINHARRIS Jun 29 2019 04:48:00 Harris & Harris LTD, 111 West Jackson Boulevard,  
 Chicago, IL 60604-4135  
 518148314 +EDI: CITICORP.COM Jun 29 2019 04:48:00 Home Depot, PO Box 6497,  
 Sioux Falls, SD 57117-6497  
 518148318 +EDI: MID8.COM Jun 29 2019 04:48:00 MCM, 2365 Northside Drive, Suite 300,  
 San Diego, CA 92108-2709  
 518148322 +EDI: AGFINANCE.COM Jun 29 2019 04:48:00 Onemain, PO Box 64, Evansville, IN 47701-0064  
 518148324 EDI: PRA.COM Jun 29 2019 04:48:00 Portfolio Recovery, 120 Corporate Boulevard,  
 Norfolk, VA 23502  
 518148325 +EDI: SALLIEMAEBANK.COM Jun 29 2019 04:48:00 Sallie Mae, PO Box 3229,  
 Wilmington, DE 19804-0229  
 518148327 +EDI: RMSC.COM Jun 29 2019 04:48:00 Synchb/Old Navy, PO Box 965005,  
 Orlando, FL 32896-5005  
 518148328 +EDI: RMSC.COM Jun 29 2019 04:48:00 Synchrony Bank/Lowe's, PO Box 530914,  
 Atlanta, GA 30353-0914  
 518148331 +EDI: WFFC.COM Jun 29 2019 04:48:00 Wells Fargo/Bob's Furniture, PO Box 14517,  
 Des Moines, IA 50306-3517

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 30, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 29

Date Rcvd: Jun 28, 2019

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 28, 2019 at the address(es) listed below:

Brian S. Thomas on behalf of Debtor Brian J. James brian@brianthomaslaw.com  
Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association as Trustee, et al.  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Douglas S. Stanger on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com,  
nj02@ecfcbis.com, jackie.parsio@flastergreenberg.com; diana.janansky@flastergreenberg.com,  
dss@trustesolutions.net  
Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com,  
jackie.parsio@flastergreenberg.com; diana.janansky@flastergreenberg.com, dss@trustesolutions.net  
Kevin Gordon McDonald on behalf of Creditor HSBC Bank USA, National Association as Trustee,  
et al. kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6